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THE RUN. New York City.

Not a Condition, but a Theory.

In what remains of the tariff tinkering agitation there is no longer a trace of the fatuous bumptiousness that in 1887 and 1888 seriously offered the MILLS bill as a practicable Democratic policy, to be irresistibly swept to an immediate triumph. The campaign is now purely theoretical, in argument and hope. There is no difference between the Federal revenue and expense on which to rest the plea that revision is absolutely ded, and all agree that no new tariff bill, big, little, general, or particular, can now possibly be passed. The discussion is for parade or declaratory purposes alone.

As to the precise theory of tariff revision, or as to the specific form in which it should be presented for public contemplation. there is a great variety of opinion. One of the most conspicuous and expressive reformers, young Governor Russell of Massachusetts, who is looked upon as perhaps the first point from which the expected rainbow will rise in New England, and who lately credited his brilliant success in the Bay State to his party's demand there "free raw materials," is confronted by that powerful tariff-smashing veteran, the Courier-Journal, with the contemptuous rejoinger that the New England Democratic programme, as it is formulated by Representative Andrew, is "not tariff reform at all." "That kind of tariff reform," says an equally important organ of Western sympathy, the Chicago Herald, " may do for the latitude and longitude of Massachusetts, but it will not do for the latitude of South Carolina and Texas or the longitude of Illinois or Iowa. To make sure of relief for farmers and working people of the West and South, there must be a possibility of some competition from without, and this can be secured only through a large reduction in the duties on finished products."

The form, therefore, to be given by the House of Representatives to the proposed theoretical declaration of Democratic tariff sentiment, cannot be safely foretold in the face of such vital disagreement among the contributory authorities. But whatever comes, all Democrats can get together from this very moment behind the Hon. WILLIAM STEELE HOLMAN in the never-varying, neverdisputed Democratic policy of Federal economy. A genuine Holmanian, anti-billion record of expenditures, made by the present majority in the House of Representatives, will be of more political advantage to the national Democracy in the immediate future than a tariff bill for the personal gratification of every statesman and journalist that the agitation has yet produced.

The Revival of the Ghost Dances.

It is not surprising that the Messiah delusion, which made so much trouble among our American Indians last winter, should have seized upon them again. There is nothing more preposterous in it than in similar delusions which have possessed whole communities of the white race, and, indeed, unnumbered millions of mankind. It seems like the fruit of curiously perverted missionary teachings, grafted by the red men upon their own primitive theology and race prejudices. The deluge of mud which is to bury the whites and leave the Indians on top is one of its cardinal features.

lances, so called from th ments worn in them, were a year ago chiefly among the Sioux of the Dakotas, whereas now they are going on among the Southern Chevennes and Arapahoes and some smaller tribes of the Indian Territory. It is worthy of note that the religious frenzy among the Sloux followed hard after the sale of a large portion of their reservation to the Government, and that is precisely what is true of the current demonstrations. In both cases there were bitter opponents of the land cessions, and the general question of adopting the white man's ways entered into the debate. Only after many attempts to effect these purchases, both in Dakota and the Indian Territory, were they brought about; and it was among the unprogressive element of the Sloux that the ghost dances took a strong hold, while the leaders of the present dances are opponents of land cessions and all steps toward civilization.

Gen. MILES, in his recent report, show that two successive years of crop failures in the plains country, a shortage of rations, through delayed and inadequate appropriations by Congress, imperfect agency methods, and a feeling that there was no human escape from the pressure of the whites upon their reservations, made the time ripe for the religious delusion. And it happened that some fanatics living on the western slope of the Rocky Mountains had sent emissaries to the various Indian tribes to propagate a new faith. By concerted action delegations from the Sloux, Cheyennes, Gros Ventres, Utes, Snakes, Piegans, Bannocks, Pi-Utes, and other tribes travelled to a common rendezvous, near Pyramid Lake. in Nevada. Among the representatives of sixteen tribes there assembled in conclave were some who lived a thousand miles away from each other, while some had travelled 1.400 miles into a country entirely unknown to them. There certain men, masquerading as the Christ, persuaded their dupes that a golden age was coming, which would restore the buffalo, bring to life the Indian dead, destroy the whites, give the power of healing all wounds and allments by a mere touch, and bring perpetual youth, so that nobody would be more than 40 years old. It was a doctrine of peace, too, although when united with Sloux grievances it led to war. The principal man identified as the dah was Quoitze Ow. or Jack Wilson, Pi-Ute, about 30 years old, who had been ught up mostly by a white man, and had fancied, while cutting wood in the mountains, that he had been taken to beaven and there had received a revelation nission. His followers believed that he could produce rain and snow at will; but more profound impression was made upon the tribes by hearing themselves spoken to each in its own language, a feat presumably accomplished by having several perns address them in the same garb. This also accounts for the variation in the stories, some of which represent the Messish as an Indian and the others as white. A general idea of the relation of this delusion to dancing may perhaps be obtained from a harangue of SHORT BULL which

Gen. MILES quotes in his report, which

ollowed by the escapade of 8,000 In-

dians last winter from Bosebud and Pine little as possible of its national dignity and

Ridge to the high buttee and impass guiches of the Bad Lands:

"My friends and relatives: I will soon start this thing in running order. But, before this time, we must dance the balance of this moon, at the end of which time the earth will shiver very hard. Whenever this thing occurs I will start the wind to blow. We are the ones who will then see our fathers, mothers, and everybody. We, the tribe of Indians, are the ones who are living a manded and shown me to do these things. Our Father in heaven has placed a mark at each point of the four winds; first, a clay pipe, which lies at the setting of the sun and represents the Sioux tribe; second, there is a holy arrow lying at the north, which represents the Cheyenne tribe; third, at the rising of the sun there lies hall, representing the Arapahoe tribe; and fourth, there lies a pipe and nice feather at the south. which represents the Crow tribe. My Father has shown me these things, therefore we must continue this dance. There may be soldiers surrounding you, but pay no attention to them, continue the dance. If the soldiers surround you four deep, three of you on whom I have put holy shirts will sing a song, which I have taught you, around them, when some of them will drop dead, then the rest will start to run, but their borses will sink into the earth; the riders will jump from their horses, but they will sink into the earth also; then you can do as you desire with them. Now will be dead; there will be only five thousand of them left living on the earth. My friends and relations, this is straight and true. Now we must gather at Pass Creek, where the tree is sprouting."

Since it is a common experience that the falsifications of predictions of the coming of the millennium do not immediately destroy the faith of the believers, it is not surpris ing to find that the events of last winter have not wholly put an end to the Messiah delusion. SHORT BULL himself acknowledged, in the speech just quoted, that the original prophecy was that the coming of the Messiah was to be in two seasons, but that he had undertaken to advance it. The tribes of the Indian Territory may have held to the original notion; and it is remarkable that Gen. MILES, in noting the pacification of the Sioux, in his report, says: While this communication is being written, there is a delegation from the Indian Territory absent, ostensibly to visit relatives at the Arapahoe and Shoshone reser vations in Wyoming. They have, in fact, gone across the mountains, and are now in the abodes of the supporters of Messiah delusion near Pyramid Lake." Of this visit we may now have the fruits.

Yet the present ghost dances may not be perilous to peace unless as the signs of practical grievances. The Messiah delusion unquestionably teaches peace; and it was when genuine causes of complaint were given by the Government that the excitement produced by these gatherings led to insubordination. So far as any warning is to be drawn from the present demonstrations, it is that of dealing justly with the red men. and then the present delusion will quietly disappear in due time like others in various ages and places.

Is German Unity Secure?

The letter from our Berlin correspondent which we published on Monday, drew attention to the bitter newspaper war between Prussia and Bavaria, and to other incidents indicative of South German dissatisfaction with the overbearing attitude of the young Emperor. BISMARCK never made the mistake of assuming that, because Saxons, Bayarians, and Suabians were proud of the collective name of Germans. they would be willing to be Prussianized. had read history too wisely to imagine that the HOHENZOLLERNS could, in a quarter of a century, carry out a process of absorption which had outtaxed the HAPSBURG resources, though these were applied persistently for some five hundred years. He knew that the unification of Germany was not to be accomplished by the flat of a dozen princes delivered in an outburst of patriotic ardor at Versailles: that not in one campaign, however glorious, could the separatist tendencles of ten centuries be extinguished. To render German unity indissoluble would be, he saw, a work of time, and would involve the exercise of a conciliatory spirit in incessant accommodations, compromises, and concessions.

When the revolutionists of 1849 offered the imperial crown to the King of Prussia, the tender was made in the name of public liberty and constitutional government. If the conditions had been accepted and fulfilled, no dynasty in Europe would have been more firmly rooted than the house of HOHENZOLLERN. The offer was refused on the avowed ground that it came from the German people instead of the German princes. The present claim of the Prussian monarch to rule over the countries included in the German empire is based partly on inheritance, partly upon conquest, and partly on the free consent of sovereigns, who when they gave it, were entirely independent. Leaving out of view the hereditary possessions of WILLIAM I., the relation which he eventually assumed toward the rest of Germany, and transmitted to his grandson was threefold, according as we look at the countries violently incorporated with Prussia after the Austro-Prussian war: at those which, while retaining local autonomy were at that time forced to enter the North German Confederation; or, finally, at those South German States which in 1870 were entirely independent. Examples of the first category were the kingdom of Hanover, electoral Hesse (Cassel), and the duchy of Nassau; of the second, the kingdom of Sax ony, the grand duchies of Mecklenburg-Schwerin and Mecklenburg-Strelitz, the grand duchy of Oldenburg, the duchy of Brunswick, and the several duchies of the Ernestine or elder branch of the house of Saxony. The wholly independent South German States were the kingdoms of Bavaria and Wurtemberg and the grand

duchies of Baden and Hesse-Darmstadt. Where the circumstances were so various, the results of the attempt at assimilation and Prussification have naturally varied. The inhabitants of Hesse Cassel and Nassau seem to have ac cepted with resignation the loss of their nationality; but in Hanover, although it has been a part of Prussia for a quarter of a century, the dispossessed Guelfs have many zealous adherents, and a considerable sec tion of the people resent the fact that their obedience to the orders of the Frankfor Diet should have cost them their indepen dence. In the kingdom of Saxony and the Saxon duchies, the aversion to Prussia is scealed, and in the Mecklenburgs and Oldenburg a sturdy resistance is exhibited to the slightest encroachment by the Prussian authorities on their reerved rights. Moreover, the Grand Duke of Mecklenburg-Schwerin, recalling, perhaps his many ties of relationship to the Czar, does not hesitate to criticise the acts and words of Kaiser WILLIAM II., and the Duke of Saxe-Coburg-Gotha has shown himself an unflinching friend of BISMARCE through out the latter's eclipse. Of the South Ger man States, which during the Franco-German war voluntarily combined with the North German Confederation to form the German empire, the grand duchy of Baden seems friendly to Prussia, owing mainly to the influence of its ruler, who married a daughter of the late Kalser WILLIAM I. On the other hand, the most powerful of all, Bavaria, has shown from 1871 to the pres-

ent hour an inflexible resolve to sacrifice as

ence, to the requirements of federal régime.

There are many reasons, besides a de cided difference of race, for the antipathy which undoubtedly exists between the Bavarians and the Prussians. The house of WITTELSBACH was illustrious when the HOHENZOLLERNS were insignificant, and it gave more than once a sovereign to the Holy Roman empire. During the greater part of the Thirty Years' War the Bavarians were the deadly enemies of the Brandenburgers, and again in the last century they preferred to side with France sooner than further the ambition of the upstart King of Prussia. It should also be borne in mind that Bavaria has always been the mainstay of Catholicism in Germany, inexorable when even the HAPSBURGS wavered; whereas, since the Reformation Protestantism has been dominant in the HOHENZOLLERN possessions. There is no ground for the belief that in their hearts the Bavarians like the Prussians any better at this moment than they did before the collapse of the Frankfort Diet; and it would need only the reiterated display of arrogance and injustice on the part of the young Emperor to transform their latent aversion into avowed and rancorous hostility. If their traditional animosity were rekindled, they would be not unlikely to repudiate the rule of the HOHENZOLLERNS, should the latter meet with a severe reverse in the next war with France. A readjustment of the South German States under the leadership of Austria is not a jot more improbable than some of the changes which have been witnessed in our time. It is certain that Munich and Stuttgart have much more in common with Vienna than they have with Berlin.

The Religious Situation.

Very naturally the new theology has been making much more noise of late than the old. As a novelty, people are curious about it. Dr. BRIGGS is not a lecturer with any of the arts of oratory, but whenever he has spoken in public since he became conspicuous as the champion of the new theology, he has attracted as great a crowd as the most popular of preachers can draw out. Now, however, the old theology is to be expounded and defended in a course of lectures at a Calvinistic church in the Fifth avenue. It will be interesting to observe whether loyalty to the old fills the house as completely as curiosity about the new has crowded the Church of the Covenant, in Park Avenue, in which Dr. BRIGGS, Dr. VINCENT, and Dr. ABBOTT have attacked the venerable dogmas of orthodoxy.

So far as financial support goes, Calvinism is ahead at the beginning of the new year. It is estimated that the Princeton Theological Seminary will get more than \$300,000 as one of the residuary legatees of the estate of the late Mrs. STUART, and the money will enable that conservative institution to provide the further accommodations which the recent large increase in the number of its students renders necessary.

On the surface the new theology seems to be more attractive than the old, and perhaps here in New York it is more favorably regarded by a large part of the Presbyterians. Among the backers of Dr. BRIGGS and his theological school are some of the richest men of that very rich denomination; but the earnest Presbyterian conviction is with Princeton and its Calvinism. Doubt is not aggressive and self-sacrificing like bellef. Outside of New York, New England, and a few of the large cities, the old orthodoxy is undisturbed in its intrenchments. As Dr. SCHAFF, one of the colleagues of Dr. BRIGGS, says in the January Forum, this country is more orthodox than Europe, and here the South and the West are more orthodox than the East.

A Society of Radical Religious and Social Reform was started in a hall in the Fifth avenue on Sunday evening. Its conception of religion, as defined by its founder, is the adoration of the loftiest conceptions of the soul, subjection to the highest ideals, adaptation to the laws of being, and the knowledge of discoveries." That is a very general sort of creed, and we are not sur prised that Col. INGERSOLL is among the supporters of the movement. Dr. BRIGGS and Dr. LYMAN ABBOTT might also join without doing violence to their principles carried out logically.

The theory of the new society is that the day of destructive free thought has gone and the day for constructive free thought has come." In other words, these free thinkers propose to imitate the Church by organizing so as "to take advantage of the social instinct of man." But, as we have said, a common faith and not a common infidelity is the strong bond of union. Mr. FROTHINGHAM and many other free thinkers found that out long ago. It is the Church or nothing. Religion cannot be made out of lofty conceptions, the highest ideals, and the most perfect science as its only constituents. It must have faith. dogma, and authority beyond the human. Infidelity and the proposed organization are not congruous. The new society has nothing definite to fight for. It might be destructive, but it can never be constructive. Some of the Methodists have a plan for building a great mission church in the Bowery and for connecting with it a structure in which will be provided means and appliances for popular amusement. The proect is devised for the purpose of reaching "the masses." Originally Methodism reach ed them by very different means. Instead of catering to their desire for pleasure, it warned them of the danger of sacrificing everlasting happiness in the pursuit of mere earthly enjoyment. So preaching, it won its early successes in this country; it is very doubtful whether it can profit from the allurements of the building proposed. .

A really important development of Methodism is the vote of the ministers in favor of admitting women as delegates to the General Conference. The majority is very small, but it probably indicates that in the early future the religious enthusiasm of the Methodist sisters will exercise a still more powerful influence in the churches than it has wielded in the past. However it may be with the men. these pious women are not likely to encourage compromises with the world With them will come into the General Conference a strong conservative force, so far as faith and doctrine are concerned.

Possible, Legal and Unavoidable.

Our esteemed contemporary, the Elmiro Advertiser, avers that "the people are very slow to wake up to the danger of the present political situation," and it prophes what excitedly, perhaps, that the result of a repetition of it next year would be civil war. By the present political situation our Chemung contemporary means that state of things which has made not only possible, but legal and unavoidable, the disfranchisement of 1.200 Republican voters in Onondaga, for instance, and may make possible, legal and unavoidable the disfranchisement of 1,200 or any other number of Democrats in some other county.

The other name of the present politics situation is the Ballot law, the device of

ranks to make voting difficult instead of easy, and abolish universal suffrage as far as they dared, one result of which is to leave elections at the mercy of chance or corruption, the stupidity or the dishonesty of the County Clerks. The Republicans are indignant, and we do not blame them for being indignant, at the result in Onondaga, but the question is no party question. Disputed elections, such as have lately caused so much excitement and ill feeling in this State, are liable to occur, and can hardly fall to occur in the more important elections to be held next fall. This time the Democrats have won the lottery. Next time the Republicans may win. But whoever wins, there will be just cause for dissatisfaction if in one single instance the will and evident intention of the people are set at naught by means of the provisions, or the fallure honest or dishonest, to comply with the provisions of a perplex ing and unnecessary ballot law. Suppose that the result of the next Presidential election should turn upon the informality of certain ballots cast in New York. Grave dangers might ensue. The good sense and lawful spirit of the people would prevent the extreme measures which our Elmira contemporary fears; but no party could be satisfied with winning or consoled after losing an election decided by accident and a

palpable frustration of the popular will. The simplest way out of the difficulty, the clearest way out of the danger, is to restore the old plain and simple method of voting. It is more important that the majority should rule than that a Mugwump fetish should continue to be worshipped.

The Broken Rail.

THE SUN yesterday printed an account of distressing railroad accident in Indiana, which was clearly due to one of the causes that are commonly classed as not preventable. The outer rail broke upon a sharp curve after the engine had passed in safety The passenger cars were tumbled down an embankment. This accident rightly belongs to the class

mentioned, providing the weight of the rail that broke was heavy enough for the sort of traffic it was called upon to sustain, and provided it had been subjected to proper scientific tests, either at the rolling mill or otherwise, before it was laid down. It seems to be admitted that an eighty-pound steel rail, properly fastened, will sustain in safety the new pattern of fifty to sixty ton locomotives drawing from six to twelve of the heaviest style of Wagner or Pullman passenger coaches, and run at the high speed of the latest schedules. We think the more conservative managers are inclining toward a ninety-pound rail, or one even heavier; but however that may be, it is admitted by the best practical railroad engineers that when the eighty-pound rall has been properly tested, properly fastened, and brought within the system of daily inspection that prevails on every firstclass railroad, the accident of its breakage belongs to the unpreventable class.

We print a very interesting article this morning dealing with the question of the broken rall and kindred dangers in railroad operation. It is instructive, and it sets forth the opinions of the men who know the most about the subject, and who have it most nearly at heart.

Mr. CLEVELAND, in the speech before the Business Men's Democratic Association last night, gave the same kind of arriver to the Democratic party that be has given in about all the speeche. he has delivered since he was President.—Sciannah Morning News.

The truly Clevelandesque exhortation before the New York Busi ness Men last week showed again how carefully in his utterances the head Professor of Mugwumpry follows his model, the famous BILLY BOWLEGS. BILLY was a Seminole chief of the war in Florida, which ended in 1842. For a long time he baffled the troops of the palefaces. During that period there was an old darky known as Uncle ABRAHAM, who, under the protection of his own personality. continually visited the Indians with terms from the General commanding. To all the communications from Gen. JESUP BILLY Bow-LEGS sent back the same response, until at enough, as it was hoped, to get another answer. 'Well, what does BILLY say?" asked the General, as his messenger returned from his "For Gawn, Ole Boss," said Uncle ABRAHAM, "he say de same ting all de time."

Ex-President Haves -Springfeld Republica Oh, no! Ex-Fraudulent President.

Since Major Joyes's whiskern fell with the Hon. ROGER Q. MILLS in the fight for the Speakership, there has been a vein of sadness in his journalism too marked to escape the notice even of indifference. While the majority of his fellow enthusiasts are strongly inclined to paint out the rainbows and go in for carrying the pivotal Democratic States, the gallant Major pales his unprotected cheeks with such discouragement as this:

"The Democratic party can no longer keep even a fighting chance on the old combinations in the Elec-toral College. If these were made for this year's na-tional campaign they might win, but they could never win afterward. The old combination, whether it wins or loses, and more certainly if it wins than if it loses, would leave the Democratic party without a base of operations in national politics."

With ROGER MILLS and the Heart of the Mugwumps turned down, their most faithful adulator doesn't want to win any more. We trust that this despondency is only temporary. If Major Jones will give his razor to some ceful barber, and again oppose a pair of old-style whiskers to the wind's whistle, he will come up in spirit again and find joy in Democratic triumphs just the same as ever. A single week might make an immense change.

The immense strength of the popular interest in horse racing in and about New York is shown by the great increase of racing grounds and the continuation of the business through out the entire year. If racing is to be carried on in such great volume, the more its manage-ment is placed with the authorities constituting the Board of Control the better it will be for the turf. The proposition reported in yesterday's Sun to extend the orthodox racing season to March 1 and to December 1, has much to support it.

A Princeton poet contributes to a Princeon magazine some verses which he calls Sancta Dolor." meaning, he is good enough to explain, "holy grief." We advise this young man to put his titles in English until he has learned a little something about Latin

Surely there cannot be any doubt of the Section of Dr. CHAUNCEY MITCHELL DEPEW to the Presidency of that muscular, brainy, and high-toned Republican organization, the Union league Club, famous for its adamantine principles, its epicurean cookery, its pure liquors, and its distinguished membership. Whatever may be the merits of any other candidate, can they be of a higher quality than those of Dr. DEPEW? And what other candidate can be put forward for to-morrow night's election who is Dr. DEPEW's rival as a master of eloquence, of usiness, of humor, of politics, or of learning? Where is there a more devoted Republican than Dr. DEPEW? Where is there a man who can more skilfully direct the affairs of the Union League Club as its President? Where can the

club find a more popular representative?

The anti-Depew party has nominated a worthy and distinguished gentleman as its casdidate; but even this nomines himself has exed his unwillingness to stand agains triend Dr. DEPSW, and there is reason to

believe that he would rajoice over his own defeat through Dr. DEPEW's election.

The anti-Depew faction has issued a circu lar telling why it is opposed to the reflection of Dr. DEPEW. The only ground of its opposi

tion, so far as appears from this circular, is that Dr. Depew "has already served as President for six years, two years longer than any other gentleman has been honored with the Really, if this is all that can be said in favor of putting Dr. DEPEW out of the office of President of the Union League Club, he ought to be elected to another term by the unanimous vote of the club.

NEGLIGENT LIFE POLICY HOLDERS. When They May Be Reinstated After Fall-

A short time ago a young man who had for several years paid premiums on a life insurance policy, allowed it to lapse. Having been very busy when he received his notice, he had out it aside and had then forgotten all about t. His policy was of the semi-tontine orderthat is, after paying premiums for twenty years, he would receive the face value of the policy, plus the dividends earned by lapses on the part of others in the same class, and also the interest on the money. He had looked upon it as an investment for the future, and ne was greatly distressed to learn, that after having paid in several hundred dollars, he had through sheer carelessness lost it all. When he discovered it the premium was two weeks overdue. He had no idea that he could be reinstated, but he thought he would try. So he went to one of the officers of the company and told him his trouble "Have you been ill lately?" asked the insur-

"No. I have been unusually well," said the young man.

The official looked at him for a moment. "I'll see what can be dona" he said finally. Come with me."

He led the way into a private office where a man sat reading behind a desk. The insurance man leaned over the desk and talked in a low voice to the man seated there. After a few minutes he turned and beckened to the

friends at once, and then the suggestion was made that he may have been carried off on an outgoing steamer.

The offices of all the steamship lines that had beats sail on Tuesday were visited and the passenger lists secutinized. In the Bremen's list were the names of several persons who were known to be personal friends of the young man. The conclusion was reached at once that he had visited the Hoboken pier, eerhaps a few minutes before sailing time, and had gone on board to bid these friends good-ope. While in the cabin the lines had been cast off and the steamer pulled out. There would have been but one chance after that for him to get ashore or to send word, and that was by means of the boat that would take the pilot off outside the Hook. Inquiries were sent to Sandy Hook for information from het, so there has been no opportunity to get any information.

Mrs. De Lima, the young man's mother, is the only one who is worrying a great deal about his fate. She helieves and hopes he is aboard the steamer, but the uncertainty of it has made her ill. At her request, when it was found that nothing could be learned of the pilot boat, private detectives were engaged to search the city to see if by any chance he might be here, or to find out definitely whether he had gone to Hoboken. They have met with no success. It was said that Mr. De Lima had \$1,000 cash and a quantity of jewelry worth saveral hundred dollars more in his possession when he went away, and that, therefore, there was a chance that he had net with foul play. Mr. Charles de Lima said yesterday:

"The statement that he had a large sum of money with him is all guess work. He may have had \$1,000 with him or even more. He was in a position to be well supplied with funds at any time, and was at perfect liberty low voice to the man sented there. After a few minutes he turned and beckoned to the young man.

"Mr.——, he said. "this is Dr. Jones. He has charge of such cases as yours and will do what he can for you."

With this he withdrew, and Dr. Jones asked his visitor to sit down. He placed a chair in front of his own, so that he could look directly into the face of the young man. The latter noticed that the Doctor was a very agreeable-looking man, with a soft black beard and sparkling black eyes. A rather mocking smile flitted from his lips to the wrinkles under his eyes. He had a soft, pleasant voice and a slow way of talking. The young man felt that with all his agreeable qualifies he was in the habit of studying people critically, and that he was deliberately forming a judgment as to his own character all the while he was talking in the pleasantest manner.

"Why did you let your policy lapse?" asked the Doctor, smiling good naturedly.

"I had been very busy, and mislaid my notice, was the reply.

"How has your health been?"

"I have been very well."

"None that I can recall."

The Doctor rocked slowly in his chair, eyeing the young man intently, but still pleasantly. The latter began to get nervous, and felt guilty of all sorts of things, when the Doctor ended his suspense by saying:

"Well, I don't think it will be necessary to The statement that he had a large sum of money with him is all guess work. He may have had \$1,000 with him or even more. He was in a position to be well supplied with funds at any time, and was at perfect liberty to go and come as he pleased. I know that he left at his banker's a large amount to his personal credit. I cannot believe that he has met with foul play, because his habits and tastes are not such as would lead him into danger of any sort. The most reasonable and probable explanation of his absence is that he is taking an involuntary trip to Europe. There is not the slightest reason in the world why he should go away secretly. His business and private affairs were in excellent condition, and he was in the best of health. He was not burdened by trouble of any kind. At all events, we shall not worry until the Trave touches at Southampton and he has an opportunity to cable if he is on board.

One of the lim of D. A. de Lima & Co. said he was very certain that the young man had gone off on the Trave. He was also very certain that he did not have \$1,000 or anything like it with him when he started. He was not in the habit of carrying large sums of money with him, and the amount he left to his credit in the bank shows that he did not have much money with him on Tuesday.

The latter began to get nervous, and felt guilty of all sorts of things, when the Doctor ended his suspense by saying:

"Well. I don't think it will be necessary to examine you again. I will see that you are reinstated, and if you will wait a few minutes you will be able to pay your premium and get your receist."

The renewal department in some of the big insurance companies is kept busy all the year by policy holders who, like this young man, forget to pay their premiums when due. In several of the biggest companies this branch of the business is large enough to require the services of a large force of clerks, and is divided into departments. The local business is comparatively small, but the domestic and foreign departments are kept hard at work straightening out the mistakes and entanglements of policy holders in different parts of the civilized world. Policy holders lapse for various reasons, forgetfulness being the main cause. As most of the policies nowadays are in the pattern of investments. ments of policy holders in different parts of the civilized world. Policy holders lapse for various reasons, forgetfulness being the main cause. As most of the policies nowadays are in the nature of investments for their holders as well as for their heirs, the forgetful ones usually want to be reinstated. The rule in one of the big companies as to local lapses is to reinstate the policy holder where the examiner is convinced that the lapse was not due to filness. If the premium is less than thirty days overdue, the reinstatement is usually made without subjecting the policy holder to another medical examination. If, however, there is any doubt in the mind of the official who questions him, he must submit to an examination by a physician, quite as rigid as the lirst. Occasionally men who have acquired chronic diseases since they were first examined, allow their policies to lapse, and they are then shut out. examined, allow their policies to lapse, and they are then shut out.

Sometimes lapses are due to the financial disability of the policy holders. Such a case recently came before the renewal department of one of the big companies. A man who held a policy for \$5,000 on the semi-tontine plan allowed it to lapse, after having paid premiums for eight years. According to the rules his heirs would receive all the premiums that he had paid for three years, but he would receive nothing. For two years nothing was heard of him, but then he applied to be reinstated. It appeared that, because of financial reverses, he had been unable to meet his premiums, but his health had remained unimpaired. His finances had improved again, so that he was able to pay all the back premiums with interest, and, as he passed the medical examination satisfactorily, he was restored to the class in which he had started ten years before. The others in this class lost nothing by his reinstatement, whereas he gained greatly.

years before. The others in this class lost nothing by his reinstatement, whereas he gained greatly.

There are no written rules to renewals of lapsed policies, and frequently they depend entirely upon the discretion of the officials. The local companies rarely go into details of cases outside of the city, but hold their agents responsible for them. While there would appear to be opportunity for fraud, through collusion between the applicants for renewals and the agents, yet the officials here say that it is very rarely practised. Persons who allow their policies to hapse are seldom notified of that fact. It is to their advantage to keep them secure, and it is taken for granted when they fail to pay the premiums, that they have done so intentionally. Occasionally statements are sent out just before the beginning of the year to delinquents, and they have a limited time in which to apply for reinstatement.

A Correspondent Criticised. To the Editor of Tax Stx-Sir: My attention has been called to an article in a recent number of your paper professing to be a letter from a French officer who

made a mandarin, which is intended to aid in the attack on Chinese Sunday schools. There are several statements in this communication which discredit at once its value as a historical con tribution. The author asserts that about twenty-five beir number, but by their color and composition. This their number, but by their color and composition. This is just about as sensitible as it would be in our country to speak of a General with tive cooked hals. He has its this has been as the substitution of the Marquis Iseng, who was at that time-freeden for the Busperor's Frivy Council. Which he resident of the Busperor's Frivy Council. Which he resident of the Busperor's Frivy Council. Which he present a man at that time to hold such a place. We perhaps man at that time to hold such a place. We perhaps ought not odispite this French officer's right to wear a green but, but when he says that "is the highest office to which a foreigner may attain," one is led to quietly ask whether the office of inspector-General of clustoms held by Sir Robert Hart, and the honors at acched to it, might not even be somewhat beyond a "green hat" translations.

quietly ask whether the office of inspector-ficieral of Customs held by Sir Robert Hart, and the honors attached to it, might not even be somewhat beyond a "green hat"!

The strict truthfulness of your correspondent is further indicated by his statement that he was called upon to "preside at a tribunal in one of the most turbulent divisions of the southern part of the Chinese employed the strict of the southern part of the Chinese employed the southern part of the Chinese employed the strict of the southern part of the Chinese employed the southern part of the Chinese employed the strict of the southern part of the chinese employed the southern part of the strict of the southern part of the strict of the strict of the provinces of Kinegai. Human, and Kweichau et there provinces of Kinegai. Human, and Kweichau et allow their southern portions by the provinces of Kwangaiang and Kwangai, and as their nearest portions are 1,000 miles apart, and as portions of British Burmah and of Ansan are between the Laos and Yunnan, it will readily be seen that the mandarin would have to far exceed in straidling power the Colosaus of Rhodes in order to preside as he affirms.

These statements prepare one for his further assertion that "according to the laws of Confactus, exilerous one province of the super to another its penalty for more severe than death by langing." It is perhaps with exact troopers that this is not in accordance with exact troopers of the super to another its penalty for more severe than death by langing. It is perhaps with exact troopers of the super to another is a penalty for more severe than death by langing." It is perhaps with exact troopers of the super to another its penalty for more severe than death by langing." It is perhaps with exact troopers of the super to another as a superior of business. "Will have no weight with a superior of business." Will have no weight with a superior of business. "Will have no weight with a superior of business." Will have no weight with a superior of business. "Will h

He WIIL Prom the Kenne City Time.

Gov. Flower of New York will be the most popular Executive in the country if he succeeds in having the Electrical Execution law amended so that the press

Falling Heir.

From the Indianapolis Journal.

Tommy-Paw, what's a windfall?

Mr. Figs — alling heir to a fortune, of course.

Will Wonders Nover Con From the Philadelphio Round.

conger boy while running at broakmock speed
unit street fell and broke his arm had evening TOUNG MR. DE LIMA'S ABBRECE.

Passage to Europe on the Trave.

Edward de Lima, the son of the late A. de

Lima. Minister to Salvador, who has not been

seen by any of his friends in New York since

ast Tuesday, has probably taken an involun

tary sea voyage on the steamship Trave of the

Bremen line. Mr. De Lima is 23 years old, and

is in all ways an exemplary young man. His father was the head of the firm of D. A. de

Lima & Co., one of the largest in the South American business in this city, and the son

was employed there. He lived at the Hotel

Langham, 661 Fifth avenue, with his widowed

mother and his brother and sister.

It was De Lima's invariable practice when

my of his friends went to Europe to go with

them to the pier or visit them on board the

ship and see them off. Once or twice he has

had narrow escapes from being carried off with them. The Bremen steamship Trave sailed at

WHO COULD INVENT THIS?

Story of a Young Woman Who Answered

The people who are telling this story declare

A meek little advertisement appeared in a

religious paper recently. It stated that the

advertiser wanted a governess who, among

other things. "loves Jesus and will eat with

The advertisement caught the eve of a bright

young woman, daughter of a business man in

one of the towns on the Hudson. In a spirit of

fun she determined to answer it. not to get the

place, but for amusement. She wrote to the

advertiser that she was a competent gover-ness. She added:

ness. She added:
"As to my plety I think I can satisfy the
most fastidious and in the family of the advertiser. I would certainly prefer to eat with the

children."
Having mailed her letter, the young woman had a laugh with her sister and dismissed the

Having mailed her letter, the young woman had a laugh with her sister and dismissed the subject from her mind.

A few days later, as she was leaving her home for a walk, she passed a gentleman in a cab, who was evidently making for her house. When she returned from her walk her sister greeted her with:

"Well, now you've done it. A gentleman called a short time ago in response to your letter about the governess's place. And who do you think he is? Col. Elliott F. Shepard. He says he is. And that's not the worst. He took your letter in the most solemn earnest. He said he was so much pleased with the tone of your letter that he wanted to engage you at once. He never for a minute detected the sarcasm you thought was so clever."

It is not related now the sister got rid of the advertiser, but she did help her sister out of the scrape in some way.

A GREAT DEMOCRATIC NIGHT.

invitations to the Manhattan Club's Recep-

tion to Senator Hill.

Senator Hill sent word from Washington

esterday thanking the Governors of the Man-

hattan Club for inviting him to be the guest of

the club some evening this month. Senator

Hill notified the Governors at the same time

that the evening of Jan. 26 would be agreea-

The Governors of the club propose to make

the occasion memorable. Although Gov. Flower is a member of the club, a special invi-

tation will be sent to him and his staff, and all

of the State officers elected last fall will also

be invited to attend. The House Committee of the club will also send invitations to all the Democrats of promitence in New York State. As one of the Governors of the club said last evening.

As one of the Governors of the club said last evening:

"Gov. Hill made a most estimable record as the executive of the State. He is a Democrat. This is a Democratic club, and we wish to do him honor. Gov. Hill did great things for the Democratic party in the State, and we wish to tostify our admiration of him."

All the great men of Tammany and of the Kings County Democracy, the Democrats in the United States Senate, and in the House of Representatives and the Democrats in the two branches of the Legislature at Albany will be invited. The Governors of the club propose to make the reception to Senator Hill the event of the year. No special invitation will be sent to ex-President Cleveland, as he is a member of the club, not in office. He will, of course, be notified with the other members of the proposed reception.

AGAINST STUFFING THE DEMOCRACY.

Three Bistinguished Democrats Record Their Weariness of the Claimant.

From the Memphis Appeal-Avalanche.
The most distinguished individual in the city yester-

day was Gov. John P. Buchanan.
"I have been watching the course of events lately

in the Democratic camp." said he, " and I have no

esitancy in saying that I think Hill will be the Det

South. During my visit in New York I found everybody talking Hill."

From the Philadelphia Times.

I am committed to no one for President, but am for the most available man who can carry New York and Indiana. I don't believe Cleveland is that man.

From the Augusta Chronicle. Our Washington special reports that Senator Colquits endorses Senator little as the most available man for the Democrats to nominate for President. We thought that Senator Colquitt would never desert the fortunes

of ex-President Cleveland. Does Senator Colquitt think

that Grover Cleveland is the Jonah of the Democratic

New View of a Very Rich Man.

From the University Magazine.

Jay Gould, the greatest and widest reader among the

WILLIAM A. WALLACE

cratic nominee. Cleveland is not the cho

ble to him.

an Advertisement for a Governess.

that it is true and the story itself declares as

much in trumpet tones.

No to Supposed to Have Taken Involunt

A WEST INDIAN FIEW. setty with the United States Neces

WASHINGTON, Jan. 12.—Newspapers have been received in this city by officials engaged in forwarding reciprocal arrangements between the United States and other countries liscussing the reciprocity outlook. It is granted that the arrangement recently concluded with the British West Indies will cause a loss of \$125,000 to the revenues of Jamaica. Speaking of this fact, the Daily Gleaner of Kingston says:

Were the American people to carry protestion to its utmost limits, they would meet with obstacles both at home and abroad which would at once interpose a natural check. They need what we can send, and they will need it always, so that, with their markets at our door, as it were, they and we are naturally constituted the customers one of the other. Any arrangement that allows the trade which is involved in this to be carried on as freely as possible is a gain to both, and to us it is a large one. We have no other market so convenient to us, and in the immediate future will have none so large and so steady. The 63,000,000 people in the United States are increasing in number, power, and wealth more rapidly than any other of the larger populations of this world, and their growth has not, for a century to come, any visible check before it, so that to us the keeping of the road to and from the American seaboard well open is a matter of the utimust consequence. We consider, therefore, that the adjustment of tariff proposed is a security for the future that is well worth any little temporary inconvenience, though, in our opinion, it will turn out that that is a mere flea bite."

As to the wider phase of reciprocity, its bearing upon international relations, the Gleaner says:

There is a still wider view opened up to door, as it were, they and we are naturally conthem. The Bremen steamship Trave sailed at 10 o'clock on Tuesday morning. Young Mr. De Lima left the Langham at about No'clock. He did not say where he was going. His mother and brother and sister assumed that he was going to his work at 18 William street. They did not know that he had any friends on board the Trave. When he did not get home on Tuesday night they were worried, and were still more worried on Wednesday morning. He didn't appear at the office on Tuesday and Wednesday, and an inquiry was sent to the hotel about him. There was a gathering of friends at once, and then the suggestion was made that he may have been carried off on an outgoing steamer.

There is a still wider view opened up to those who have looked to the bearing of the McKinley act on international relations. It does not add to American power so much as it makes it evident. The successes of Democracy there already and the coming successes will tall more and more on the other nations of does not add to American power so much as it makes it evident. The successes of Democracy there already and the coming successes will tell more and more on the other nations of the world. The political 'strain of tendency' has shown itself powerfully there; it has told mighitly on Europe and this influence will continue and increase. Humanity is in this way concerned in American progress. We think, therefore, that, looked at on all sides, it would have been a calamity if we had not entered into reciprocity with America in the way now proposed, and that the moderation of the American Government has shown not only a just consciousness of power, but a true political wisdom, while the issue of the negotiations cannot but be for us of the greatest permanent advantage.

The significance of these declarations lies in the fact that they originated in a British colony, and that the reciprocal arrangement was made for it by the home Government against the desires of the colony.

the desires of the colony.

BOUGHT A POLICY SLIP FOR MANNA A Ten-Year-Old Girl Guides Roundsma

Roundsman Brennan of the Eldridge street station was patrolling Essex street on Monday afternoon. Emma Tilitsky, aged 10, of 122 Delancey street, was walking with another girl a few steps ahead of the roundsman. When the girls reached 115 Essex street. Emma said to her companion: "Wait here. I'm going to play policy for

mamma." She entered a room on the first floor, Rounds

man Brennan close behind her. "Mamma wants to play these numbers," the roundsman heard the child say, as she handed a slip of paper to a man who was standing behind a table. "Here's 27 cents."

The man took the money, patted the child on the head, and handed her a policy slip. He was arrested, and yesterday was arraigned in the Essex Market Court. He gave his name as George Hofer, and was held for examination. The child was committed to the care of Mr. Gerry's society.

Nathan Wetenstein of 11 Attorney street entered the shoe store at 252 Delancey street on Monday and walked into the roar room, which is used as a policy shop. He found 12-year-old Louis Bernstein sitting in a high chair writing out policy slips. Wetenstein gave Louis five pennies and bought a slip for Mamma wants to play these numbers." the

hair writing out policy slips. Wetenstein tave Louis five pennies and bought a slip for

when Wetenstein reached the sidewalk his conscience began to trouble him. He went to the Delancey street station and reported that he had nurchased a policy slip from a boy. Detectives Shalvey and Sullivan arrested the boy and also Nathan Herschileld, the keeper of the shop. ie shop. lou're beginning early." remarked Justice

"You're beginning early, remarked ball.

Kilbreth at Essex Market yesterday.

"I—I—didn't do nawthin'," said the bey.

"He—he told me to do it."

Herschfield was held for trial. Agent Becker took the boy to the Gerry society's office.

IMMERSION NOT NECESSARY.

So Thinks Baptlet Paster Robinson and

The Rev. Willard H. Robinson, who three years ago succeeded the Rev. Dr. Jesse B. Thomas as paster of the First Baptist Church in Clinton and Pierrepont streets. Brooklyn, has resigned. He had given no intimation of with his charge. In giving his reasons for re-

with his charge. In giving his reasons for resigning he first asserts his firm belief in the cardinal doctrines of the Baptist Church, with the exception of the necessity of Immersion. Concerning this he says:

"But there has come to me unsought, and incidentally to the development in my mind of what I cannot but feel are the truer as well as larger meanings of the great Biolical teachings, the conviction in regard to the relatively unimportant matter of baptism, that immersion is not necessary to its validity, and insistance upon it not in accord with the mind of Christ. I say this simply that I may not do your long kindness the abrupt discourtesy of obliging you to learn from outside sources the cause of my resignation. But having said this much I shall make no further allusion whatever to the matter during the brief time I shall have to occupy the pulpit."

Mr. Robinson said yesterday: "Immersion being the distinctive badge of the Baptist Church, I feel that to remain a preacher in it would be practical dishonesty." The trustees will act on Friday night. Mr. Robinson is a graduate of Yale, and has been preaching for nine years. He will probably become a Fresbyterian or Congregationalist. His pastorate of the First Baptist Church has been successful. He has cleared off a floating debt on the church and conducted the negotiations which recently resulted in the sale of the church property to the Brooklyn Savings Bank for \$200.000.

It is the intention of the congregation to build a new church, but not so fine a one as the old one. CAPT. GORMAN REPRIMANDED.

Pleads Guilty of Snutching Reporter Dun-bar's Notes from Him.

Police Captain Hugh F. Gorman of the Cirmer street station in Brooklyn was presented on Monday night with a diamond-studded gold shield by admiring residents of his precinct. Yesterday morning the Captain was summoned to appear before Commissioner Hayden to confront a charge made against him by Reporter Walter S. Dunbar of a New him by Reporter Walter S, Dunbar of a New York paper. Last Saturday night Mr. Dunbar had occasion to visit the Clymer street station, and while there Cart Gorman grabbed papers containing notes for a news article and refused to return them. In his affidavit Mr. Dunbar described the Captain's breath as "smelling of liquor," and his movements as "lurching." He also alleged that the Captain's manner was extremely offensive. To the surprise of the Commissioner and other police officials in the trial room. Capt. Gorman pleaded guilty. When he was asked for an explanation of his conduct he said he didn't think Mr. Dunbar was a reporter.

duct he said he didn't think Mr. Dunbar was a reporter.

Commissioner Hayden said there was no doubt that the Captain had made a mistake, and a serious one, but he let him off with a severe reprimend. It is said that the incident may lead to the severance of official relations between Capt. Gorman and his admiring constituents in the Sixteenth precinct, and that he may be transferred to a less pleasant precinct.

The State Fish Commission Reorganized ALBANY, Jan. 12.-The State Fish Commission met to-day and reorganized by electing L. D. Huntington President in the place of Eugene Blackford, the Commissioner whose

term had expired and in whose place Gov. Hill sppointed David Hackney of Fort Plain. Commissioner Hackney, the new appointee, was assigned to the duty of supervising the State fish hatchery in Franklin county, known as the Adirondack Hatchery, and of these on the Fulton chain. He will also succeed Blackford as oyster Commissioner.

Senator Brice's Car Damaged by Fire. WASHINGTON, Jan. 12.-Fire damaged the private car of Senator Calvin S. Brice last night to the extent of \$2,000. The car was in the Pennsylvania yards here. The fire started in the kitchen at one end of the car, which was nearly destroyed. Senator and Mrs. Brice af-rived from New York last night, and the dis-broke out shortly after they left the car.

A Hard Cough distresses the patient and racks be'd Lesings and Threat. Dr. D. Jayne's Expecterant is the considy wanted to ours your Gough and relieve beth the Fullmenary and Broatchin organs—de-

Prof. Sargent's admirable horticultural journal, Gorden and Ferest has had bound together in ane handsome volume all its successive numbers for the year 1891. He horticultural library is complete